

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
HARRISONBURG DIVISION**

In re:

MICHAEL DWAYNE YEARY
REBECCA LYNN YEARY
Debtor(s)

Case No. 07-50539

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Herbert L. Beskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/07/2007.
- 2) The plan was confirmed on 06/11/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/03/2013.
- 6) Number of months from filing to last payment: 70.
- 7) Number of months case was pending: 73.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,875.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$45,928.50
Less amount refunded to debtor	\$218.25

NET RECEIPTS: \$45,710.25

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,037.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,211.49
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,248.49

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
21ST MORTGAGE CORPORATION	Secured	63,249.00	62,743.76	NA	0.00	0.00
ASHWORTH COLLEGE	Unsecured	1,646.00	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	123.82	2,852.24	2,852.24	2,071.95	0.00
AUGUSTA HEALTH CARE	Unsecured	87.00	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	129.16	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	25.25	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	19.78	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	25.34	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	70.18	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	25.10	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	358.90	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	2,082.11	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	1,462.13	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	110.16	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	25.83	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	20.48	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	76.59	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	96.33	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	66.13	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	11.38	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	17.48	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	30.00	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	25.00	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	82.50	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	137.72	NA	NA	0.00	0.00
AUGUSTA HEALTH CARE	Unsecured	85.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	7,020.22	NA	NA	0.00	0.00
COLONIAL LIFE INSURANCE	Secured	3,455.65	NA	NA	0.00	0.00
COMMUNITY BANK	Unsecured	15,392.84	NA	NA	0.00	0.00
COUNTRYWIDE HOME LOANS, INC.	Secured	41,152.00	41,168.99	NA	0.00	0.00
DISCOVER BANK	Unsecured	9,445.88	10,072.45	10,072.45	7,316.93	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
DUPONT COMMUNITY CREDIT UNIO	Unsecured	4,879.87	3,491.63	3,491.63	2,536.44	0.00
DUPONT COMMUNITY CREDIT UNIO	Unsecured	3,453.90	5,101.71	5,101.71	3,706.05	0.00
DUPONT COMMUNITY CREDIT UNIO	Secured	NA	249.01	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	602.68	760.12	760.12	472.84	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	6,032.65	6,531.88	6,531.88	4,744.95	0.00
ECMC	Unsecured	6,170.34	6,349.05	6,349.05	4,612.13	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	19.30	19.30	17.18	0.00
INTERNAL REVENUE SERVICE	Priority	2,067.65	2,063.78	2,063.78	2,063.78	0.00
PLANTERS BANK & TRUST	Secured	2,845.00	NA	NA	0.00	0.00
U. S. DEPARTMENT OF EDUCATION	Unsecured	2,300.85	2,152.22	2,152.22	1,563.45	0.00
VIRGINIA CREDIT UNION	Unsecured	9,825.99	10,132.50	10,132.50	6,858.62	0.00
VIRGINIA CREDIT UNION	Unsecured	4,247.50	4,125.97	4,125.97	2,997.24	0.00
WELLS FARGO FINANCIAL VIRGINIA	Unsecured	662.83	1,477.75	1,477.75	1,075.04	0.00
WELLS FARGO FINANCIAL VIRGINIA	Unsecured	1,288.46	712.49	712.49	425.16	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,063.78	\$2,063.78	\$0.00
TOTAL PRIORITY:	\$2,063.78	\$2,063.78	\$0.00
GENERAL UNSECURED PAYMENTS:	\$53,779.31	\$38,397.98	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,248.49</u>	
Disbursements to Creditors	<u>\$40,461.76</u>	
TOTAL DISBURSEMENTS :		<u>\$45,710.25</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/16/2013

By: /s/ Herbert L. Beskin

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.